

Disclosure according Article 437 in combination with Article 492 CRR

Balance Sheet Reconciliation to regulatory own funds items

Below table illustrates the reconciliation from balance sheet positions to positions included in regulatory own funds.

Statement of financial position of UniCredit Bank Austria Group at 31 March 2017

Assets (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Cash and cash balances	123.377	-24	123.353	
Financial assets held for trading	984.631	-1	984.630	
of which non-significant investments in Common Equity Tier 1	63	0	63	Table G
Financial assets at fair value through profit and loss	13.405	0	13.405	
Available for sale financial assets	15.227.626	-66	15.227.560	
of which subordinated available for sale financial assets	39.619	0	39.619	
of which significant investments in Common Equity Tier 1	43.629	0	43.629	Table G
of which non-significant investments in Common Equity Tier 1	33.646	0	33.646	Table G
of which significant investments in Tier 2 capital	16.570	0	16.570	Table G
of which non-significant investments in Tier 2 capital	14.007	0	14.007	Table G
Held to maturity investments	231.616	0	231.616	
Loans and receivables with banks	19.931.786	-7.380	19.924.406	
of which subordinated loans and receivables with banks	185.514	0	185.514	
of which significant investments in Tier 2 capital	15.000	0	15.000	Table G
of which non-significant investments in Tier 2 capital	170.320	0	170.320	Table G
Loans and receivables with customers	59.887.697	544.897	60.432.594	
of which subordinated loans and receivables with customers	240.267	0	240.267	
of which non-significant investments in Tier 2 capital	239.265	0	239.265	Table G
Hedging derivatives	2.353.445	0	2.353.445	
Changes in fair value of portfolio hedged items (+/-)	-36.524	0	-36.524	
Investments in associates and joint ventures	1.812.079	82.468	1.894.547	
of which significant investments in Common Equity Tier 1	1.759.338	0	1.759.338	Table G
of which significant investments in Tier 2 capital	46.404	0	46.404	Table G
Property, plant and equipment	691.444	-270.897	420.547	
Intangible assets	10.360	-334	10.026	
of which goodwill	0	0	0	Table F
of which other intangible assets	10.360	-334	10.026	Table F
Tax assets	324.842	-372	324.470	
a) current tax assets	56.920	-244	56.676	
b) deferred tax assets	267.922	-128	267.794	Table D
Non-current assets and disposal groups classified as held for sale	787.703	-202.715	584.988	
Other assets	414.875	240.646	655.521	
TOTAL ASSETS	102.758.362	386.222	103.144.584	

Liabilities and equity (in kEUR)	IFRS balance sheet	Adjustments	Balance sheet under regulatory scope	Reference
Deposits from banks	16.732.737	-1.049	16.731.688	
Deposits from customers	53.401.306	427.558	53.828.864	
of which subordinated deposits from customers	95.351	0	95.351	Table H
Debt securities in issue	15.822.807	5.003	15.827.810	
of which subordinated liabilities	1.235.660	0	1.235.660	Table H
Financial liabilities held for trading	972.076	0	972.076	
Financial liabilities at fair value through profit and loss	363.696	0	363.696	
Hedging derivatives	1.911.418	0	1.911.418	
Changes in fair value of portfolio hedged items (+/-)	-285.359	0	-285.359	
Tax liabilities	57.165	-2.837	54.328	
a) Tax liabilities - current	36.144	-451	35.693	
b) Tax liabilities deferred	21.021	-2.386	18.635	
Liabilities included in disposal groups classified as held for sale	115.393	-114.794	599	
Other liabilities	1.593.476	85.897	1.679.373	
Reserve for employee severance pay	58	0	58	
Reserve for risks and charges	4.119.883	-9.670	4.110.213	
a) post-retirement benefit obligations	3.771.556	-636	3.770.920	
b) Other provisions	348.327	-9.034	339.293	
Equity	7.953.706	-3.886	7.949.820	
Revaluation reserves	-753.028	503	-752.525	Table C
Reserves	2.706.308	-510	2.705.798	
Retained earnings	1.571.633	0	1.571.633	Table B
Other reserves	1.134.675	-510	1.134.165	Table C
Share premium	4.133.745	0	4.133.745	Table A
Share capital	1.681.034	0	1.681.034	Table A
Non-controlling interests (+/-)	91.585	-3.879	87.706	Table E
Net profit	94.062	0	94.062	Table B
TOTAL LIABILITIES AND EQUITY	102.758.362	386.222	103.144.584	

In kEUR

Table A		Reference
Share capital (ordinary shares)	1.681.034	
add Share premium	4.133.745	
Capital Instruments and the related share premium accounts	5.814.779	Annex VI, row 1

Table B		Reference
Retained earnings	1.571.633	
add Net profit	94.062	
less Part of interim profit not eligible	-94.062	
Sum of retained earnings	1.571.633	Annex VI, row 2

Table C		Reference
Revaluation reserves	-752.525	
add Other reserves	1.134.165	
Accumulated other comprehensive income and other reserves	381.640	Annex VI, row 3
of which relating to cash flow hedges not eligible for own funds	188.430	Annex VI, row 11

Table D		Reference
Deferred tax assets	267.794	
of which deferred tax assets that rely on future profitability and do not arise from temporary differences	13.469	
less Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	-5.254	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)	8.215	Annex VI, row 10

Table E		Reference
Minority interests	87.706	
less Surplus capital attributed to minority shareholders	-59.418	
Minority Interests (amount allowed in consolidated Common Equity Tier 1)	28.288	Annex VI, row 5
Qualifying Tier 1 capital included in consolidated Additional Tier 1 capital	0	
add Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	72.645	Table J
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	72.645	Annex VI, row 34
Qualifying own funds Instruments included in consolidated Tier 2 capital	0	Annex VI, row 48

Table F		Reference
Goodwill	0	
Other intangible assets	10.026	
Intangible assets	10.026	Annex VI, row 8

Table G		Reference
Financial assets held for trading		
of which non-significant investments in Common Equity Tier 1	63	
Financial assets designated at fair value	0	
Available for sale financial assets		
of which significant investments in Common Equity Tier 1	43.629	
of which non-significant investments in Common Equity Tier 1	33.646	
of which significant investments in Tier 2 capital	16.570	
of which non-significant investments in Tier 2 capital	14.007	
Loans and receivables with banks		
of which significant investments in Tier 2 capital	15.000	
of which non-significant investments in Tier 2 capital	170.320	
Loans and receivables with customers		
of which non-significant investments in Tier 2 capital	239.265	
Investments in associates and joint ventures		
of which significant investments in Common Equity Tier 1	1.759.338	
of which significant investments in Tier 2 capital	46.404	
Significant investments	1.880.941	
in Common Equity Tier 1	1.802.967	Annex VI, row 73
in Tier 2 capital	77.974	Annex VI, row 55
Non-significant investments	457.301	
in Common Equity Tier 1	33.709	
in Tier 2 capital	423.592	
Amount of significant investments in Common Equity Tier 1 above the 10% threshold	1.048.246	
Amount of significant investments in Common Equity Tier 1 above the 17.65% threshold	76.546	
Amount of significant investments in Common Equity Tier 1 below threshold	678.175	
Amount of non-significant investments above the 10% threshold	0	
Amount of non-significant investments below the 10% threshold	457.301	Annex VI, row 72

Table H		Reference
	Subordinated deposits from customers	95.351
	Subordinated debt certificates	1.235.660
	Sum of subordinated liabilities	1.331.011
	of which attributed to UniCredit Bank Austria AG	1.178.872
	of which grandfathered instruments (Art. 484 (4), 486 (3))	146.452
	of which not eligible as Tier 2 capital	5.689
	Balance sheet value	1.331.011
	less grandfathered instruments (Art. 484 (4), 486 (3))	-146.452
	less not eligible as Tier Tier 2 capital	-5.689
	less amortization, disagio, interest and hedging	-107.544
	Computable amount under regulatory scope	1.071.327
	of which capital instruments and the related share premium accounts	1.071.327
	of which direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans	0
		Annex VI, row 46
		Annex VI, row 52

Table I		Reference
	Transitional adjustments to Common Equity Tier 1 due to minority interests	2.110
	add Transitional adjustments due to unrealized gains and losses	-112.854
	add Transitional adjustments to Common Equity Tier 1 due to deductions	167.243
	of which transitional adjustments to Common Equity Tier 1 due to intangibles	2.005
	of which transitional adjustments to Common Equity Tier 1 due to IRB shortfall of provisions to expected losses	317
	of which deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	-44.728
	of which transitional adjustments to Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment	209.649
	Total transitional adjustments to Common Equity Tier 1	56.499
		Annex VI, row 26

Table J		Reference
	Transitional adjustments to Additional Tier 1 capital due to grandfathered instruments	72.645
	Transitional adjustments to Additional Tier 1 capital due to minority interests	0
	Transitional adjustments to Additional Tier 1 capital due to deductions	-106.988
	of which transitional adjustments to Additional Tier 1 capital due to intangible assets	-2.005
	of which transitional adjustments to Additional Tier 1 capital due to IRB shortfall of provisions to expected losses	-159
	of which transitional adjustments to Additional Tier 1 capital due to own funds instruments of financial sector entities where the institution has a significant investment	-104.824
	Total transitional adjustments to Additional Tier 1 capital	-34.343
		Annex VI, row 35
		Annex VI, row 41
		Annex VI, row 41a
		Annex VI, row 41a
		Annex VI, row 41a

Table K		Reference
	Transitional adjustments to Tier 2 capital due to grandfathered instruments	36.323
	Transitional adjustments to Tier 2 capital due to minority interests	0
	Sum	36.323
	Transitional adjustments to Tier 2 capital due to deductions	-104.983
	of which transitional adjustments to Tier 2 capital due to IRB shortfall of provisions to expected losses	-159
	of which transitional adjustments to Tier 2 capital due to own funds instruments of financial sector entities where the institution has a significant investment	-104.824
	Total transitional adjustments to Tier 2 capital	-68.660
		Annex VI, row 56
		Annex VI, row 56a
		Annex VI, row 56a

**Transitional own funds disclosure as of 31 March 2017
according to Commission Implementing Regulation (EU) No 1423/2013
according to Annex VI**

		(A) AMOUNT AT DISCLOSURE DATE (in kEUR)	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE- REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013 (in kEUR)
Common Equity Tier 1 capital: Instruments and reserves				
1	Capital Instruments and the related share premium accounts	5.814.779	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: ordinary shares	1.681.034	EBA list 26 (3)	
2	Retained earnings	1.571.633	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	381.640	26 (1)	
3a	Funds for general banking risk		26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	
	Public sector capital injections grandfathered until 1 January 2018		483 (2)	
5	Minority Interests (amount allowed in consolidated CET1)	28.288	84, 479, 480	
5a	Independently reviewed Interim profits net of any Pore- seeable charge or dividend		26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	7.796.340		
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	-5.928	34, 105	
8	Intangible assets (net of related tax liability) (negative amount)	-10.026	36 (1) (b), 37, 472 (4)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on a future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-8.215	36 (1) (c), 38, 472 (5)	
11	Fair value reserves related to gains or losses on cash flow hedges	-188.430	33 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts	-1.586	36 (1) (d), 40, 159, 472 (6)	
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-23.884	33 (b)	
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	
16	Direct and indirect holdings by an Institution of own CET1 Instruments (negative amount)		36 (1) (f), 42, 472 (8)	
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		36 (1) (g), 44, 472 (9)	
18	Direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Direct, indirect and synthetic holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-1.048.246	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Empty Set in the EU			

20a	Exposure amount of the following items which qualify for a RW of 1250%, where the Institution opts for the deduction alternative	-11.057	36 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	
20c	of which: securitisation positions (negative amount)	-11.057	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) 258	
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)	-108.214	48 (1)	
23	of which: direct and indirect holdings by the Institution of the CET1 Instruments of financial sector entities where the Institution has a significant Investment in those entities	-76.546	36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences	-31.668	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (l)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment ¹⁾	56.499		-56.499
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-112.854		112.854
	Of which: ... filter for unrealised loss 1		467	
	Of which: ... filter for unrealised loss 2		467	
	Of which: ... filter for unrealised gain 1	-112.854	468	112.854
	Of which: ... filter for unrealised gain 2		468	
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR		481	
	Of which: country-specific deductions		481	
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	-34.343	36 (1) (j)	34.343
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-1.383.430		-22.156
29	Common Equity Tier 1 (CET1) capital	6.412.910		-22.156
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts		51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	72.645	85, 86, 480	-72.645
35	of which: Instruments issued by subsidiaries subject to phase out	72.645	486 (3)	-72.645
36	Additional Tier 1 (AT1) capital before regulatory adjustments	72.645		-72.645

Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	
38	Holdings of the AT1 Instruments of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own Funds of the Institution (negative amount)		56 (b), 58, 475 (3)	
39	Direct and indirect holdings of the AT1 Instruments of financial sector entities where the Institution does not have a significant Investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		56 (c), 59, 60, 79, 475 (4)	
40	Direct and indirect holdings by the Institution of the AT1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)	
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ⁽²⁾			
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-72.645	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	72.645
	thereof: Intangible assets	-2.005		2.005
	thereof: expected losses	-159		159
	thereof: excess of AT1-deduction items over AT1	34.343		-34.343
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		477, 477 (3), 477 (4) (a)	
	Of which direct holdings of significant Investments in the capital of other financial sector entities			
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR		467, 468, 481	
	Of which:.... possible filter for unrealised losses		467	
	Of which:.... possible filter for unrealised gains		468	
	Of which:....		481	
42	Qualifying T2 deductions that exceed the T2 capital of the Institution (negative amount)		56 (e)	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-72.645		72.645
44	Additional Tier 1 (AT1) capital			
45	Tier 1 capital (T1 = CET1 + AT1)	6.412.910		-22.156
Tier 2 (T2) capital: Instruments and provisions				
46	Capital Instruments and the related share premium accounts	1.071.327	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	
	Public sector capital injections grandfathered until 1 January 2018		483 (4)	
48	Qualifying own funds Instruments included in consolidated T2 capital (including minority interests and AT1 Instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		87, 88, 480	
49	of which: Instruments issued by subsidiaries subject to phase out		486 (4)	
50	Credit risk adjustments	120.871	62 (c) & (d)	
51	Tier 2 (T2) capital before regulatory adjustments	1.192.198		

Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an Institution of own T2 Instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the Institution designed to inflate artificially the own funds of the Institution (negative amount)		66 (b), 68, 477 (3)
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions) (negative amount)		66 (c), 69, 70, 79, 477 (4)
54a	Of which new holdings not subject to transitional arrangements		
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements		
55	Direct and indirect holdings by the Institution of the T2 instruments and subordinated loans of financial sector entities where the Institution has a significant Investment in those entities (net of eligible short positions) (negative amount)	-77.974	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) ³⁾	36.323	
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-104.983	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
	Of which items to be detailed line by line, e.g. Material net Interim losses, intangibles, shortfall of provisions to expected losses etc	-159	
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc		
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR ³⁾		467, 468, 481
	Of which:... possible filter for unrealised losses		467
	Of which:... possible filter for unrealised gains		468
	Of which:...		481
57	Total regulatory adjustments to Tier 2 (T2) capital	-146.634	68.660
58	Tier 2 (T2) capital	1.045.564	68.660
59	Total capital (TC = T1 + T2)	7.458.474	46.504

59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR residual amounts)			
	Of which: ... items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of own CET1 of other financial sector entities		472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which: ... items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant Investments in the capital of other financial sector entities, etc.)		475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) relating to direct holdings of significant Investments in the capital of other financial sector entities		477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	Total risk weighted assets	33.342.580		111.821
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	19,2%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	19,2%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	22,4%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important Institution buffer (G-SII or 0-SII buffer), expressed as a percentage of risk exposure amount)		CRD 128, 129, 130	
65	of which: capital conservation buffer requirement			
66	of which: countercyclical buffer requirement			
67	of which: systemic risk buffer requirement			
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (0-SII) buffer		CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	14,7%	CRD 128	
69	[non relevant in EU regulation]			
70	[non relevant in EU regulation]			
71	[non relevant in EU regulation]			
Amount below thresholds for deductions (not risk-weighted)				
72	Direct and indirect holdings of the capital of financial sector entities where the Institution does not have a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	457.301	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings by the Institution of the CET 1 Instruments of financial sector entities where the institution has a significant Investment in those entities (amount below 10% threshold and net of eligible short positions)	1.802.967	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty Set in the EU			
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	312.242	36 (1) (c), 38, 48, 470, 472 (5)	
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	115.315	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	120.871	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	120.871	62	

Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	72.645	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	72.645	484 (4), 486 (3) & (5)
84	Current cap on T2 Instruments subject to phase out arrangements	36.323	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	36.322	484 (5), 486 (4) & (5)

¹⁾ Minority interest and other transitional adjustments

²⁾ Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries

³⁾ Grandfathered T2 instruments and transitional adjustments due to T2 Capital of instruments issued by subsidiaries

⁴⁾ other T2 deductions and T2 instruments of financial sector entities

Extent to which the level of Common Equity Tier 1 capital and Tier 1 capital exceed the requirements laid down in Article 465 CRR

	Amount as of 31 December 2016 (in kEUR)
Surplus of Common Equity Tier 1 (CET1) capital	4.912.494
Surplus of Tier 1 (T1) capital	4.412.355